BARD SANTNER INC

www.bardsantner.com

COMPANY PROFILE


BARD SANTNER INC
Financially
Enriching Lives,
Differently.

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Bard Santner Inc is a financial intermediary specialising in Asset Management, Corporate Finance, Wealth Management , Treasury Management, Remittances and Microfinance.

Vision

Market Dominating | Most Innovative | Miles Ahead Of The Rest

Values

We exist to create enduring wealth for all our stakeholders: our clients, our people, and the community we operate in. This is expressed in five key values that define the way we work.

Bold
We are confident and courageous.

Insight
We gain deep and accurate understanding.

Execution
We don't just speak; we get things done.

Responsibility
We own our actions.

Impact
We have positive and marked effect and influence.

OUR MANIFESTO

Financially enriching lives differently!

For years, the financial sector has faced significant challenges, including unmet promises, diminishing trust, and systems that often fall short of serving the people they are designed to support.

Systems that have created barriers
rather than opportunities.

Savings that get eroded
rather than gain interest.

Transactions that take too long, cost too much,
and offer too little in return.

At Bard Santner, we refuse to accept that as the status quo.

For those who seek more,
for those who demand a world-class standard,
for those who believe banking should work for them
- there is only one path.

The path of the pioneers.
The path of the pathfinders.
The path of Bard Santner.

BARD SANTNER

Message from the Chairman

"The key factor that will determine your financial future is not the economy; the key factor is your philosophy."

At Bard Santner Markets, we are passionate about financial intermediation. Our strategic goals and objectives are based on the aspiration to be recognised as a distinctive specialist financial intermediary. This distinction is embodied in our entrepreneurial culture, which is balanced by a strong risk management discipline, client-centric approach, and ability to be nimble, flexible, and innovative. We do not seek to be all things to all people but aim to build well-defined, valueadded businesses, focused on serving the needs of select market niches where we can compete effectively. Our group-wide philosophy seeks to maintain an appropriate balance between the interests of all stakeholders and is closely aligned to our culture and values.

Our offering is built on the foundation of enduring client relationships. We partner with our clients in the active management of their wealth, based on an understanding of their investment needs. We have a rigorous approach to investments, ensuring the optimal allocation of our investors' funds, both locally and internationally. We have a responsibility to preserve and grow the wealth that is entrusted to us over the long-term. Sustainability is core to our fundamental investment approach by integrating environmental, social and governance considerations as well as actively engaging with the businesses that we invest in on behalf of our clients. Our commitment to sustainability recognises the interconnected nature of our business, the economy, and society at large.

While Zimbabwe has challenges like all nations, its essential strengths endure - greatest being the people. We normally don't worry about — or even try to predict — normal fluctuations of the economy. We are always prepared to face difficult markets situations, not only to survive them, but also to be there for our clients when they need us the most. Whatever your view is of the complexity, risks, and opportunities of the economy, we strongly believe that the key factor that will determine your financial future is not the economy; it is your philosophy. This focus has shifted us from words to deeds.

The basis of our success is our people. They are the ones who serve our customers, make the strategic decisions, manage the risks, determine our investments, and drive innovation. Having a great team of people — with guts, brains, integrity, and enormous capabilities to navigate challenging circumstances while maintaining high standards of professional excellence — is what will ensure our prosperity, now and in the future.

Lastly, I'd like to note a steadfast principal worth repeating. Continual investments in our people, systems and products will enable us to build our capabilities that will allow us to persevere in our unwavering dedication to help clients, communities, and the country.

Khooshiramsing Vinod Bussawah

Directors

Vinod Bussawah
Non-Executive Chairman

Vinod is a seasoned finance executive with an impressive track record of over 25 years in senior management roles within esteemed organizations across Mauritius and the broader region. Holding the prestigious designation of FCCA (Fellow Chartered Certified Accountant), he brings a wealth of expertise to the table. Additionally, Vinod holds an MBA in Finance and is a certified Diploma holder in Corporate Governance, further solidifying his proficiency in financial management and strategic decision-making. He is an active member of the Mauritius Institute of Directors (MIOD) and is recognized as a registered professional accountant by the Mauritius Institute of Public Accountants (MIPA), underscoring his commitment to professional excellence and adherence to industry standards.

Roger Bennett, LL.B
Non-Executive Director

Roger Bennett has over 20 years of experience in Asset Protection and is the founder of Fortress Management Services Limited, an independent Trust & Corporate Service Provider business established in the Isle of Man in 1994. His dedication to guiding clients financially has earned him a large portfolio of extremely loyal clients world-wide.

Senziwani Sikhosana
Chief Executive Officer

Senziwani is a seasoned banking professional with an extensive career spanning over two decades, during which he has honed his expertise in various facets of financial management. With a strong focus on Asset Liability Management, Fixed Income, Forex Trading, and Treasury Management, Senziwani brings a wealth of specialized knowledge and hands-on experience to the table. Holding the esteemed designation of Associate Chartered Management Accountant, he has demonstrated a commitment to excellence and professionalism in his field. Additionally, Senziwani holds a Master's degree in Finance, further enriching his understanding of complex financial concepts and strategies. His comprehensive skill set and academic qualifications position him as a trusted authority in the realm of banking and finance.

Tatenda Hungwe
Executive Director

Tatenda brings over 15 years of extensive experience in the financial sector, having made significant contributions across various domains including Wealth Management, Derivatives Trading, and Private Equity. His professional journey has taken him through dynamic landscapes in Zimbabwe, South Africa, and the United Arab Emirates, where he has consistently delivered exceptional results and demonstrated his expertise in navigating diverse markets and regulatory environments. As an Associate member of the Chartered Institute for Securities and Investment (ACSI), Tatenda upholds the highest standards of professionalism and ethical conduct in his practice. His affiliation with this esteemed institute underscores his commitment to continuous learning and adherence to industry best practices. With a proven track record of success and a comprehensive understanding of complex financial instruments, Tatenda is poised to provide strategic insights and innovative solutions to drive business growth and maximize returns for clients and stakeholders alike.

Alfred Mthimkhulu

Non-Executive Director

Dr Alfred is a highly experienced capital markets expert, boasting a career that spans more than two decades across a spectrum of roles including stock broking, investment management, economic research, and academia. His wealth of experience has been cultivated in diverse environments, having made impactful contributions in Zimbabwe, South Africa, and Botswana. With a deep academic foundation, Dr Alfred holds a PhD and a Master's degree in Development Finance from the University of Stellenbosch Business School. Additionally, he earned his Bachelor of Commerce Honours in Finance from the National University of Science and Technology. Dr Alfred's academic achievements underscore his dedication to advancing his knowledge and understanding of financial markets and development economics. Throughout his career, Dr Alfred has demonstrated a keen ability to leverage his academic insights and practical experience to drive innovation and excellence in the field of capital markets. His multidisciplinary approach equips him with a unique perspective, allowing him to navigate complex financial landscapes and deliver strategic solutions that meet the evolving needs of clients and stakeholders. With a proven track record of success and a commitment to ongoing professional development, Dr Alfred is well-positioned to continue making significant contributions to the financial sector.

Lucia Chingwaru

Executive Director

Lucia is a seasoned financial services professional, boasting a wealth of 15 years' experience across diverse sectors of the industry. Her expertise spans Conventional Banking, Money Transfer Agencies, Operations, and Accounting, where she has consistently demonstrated proficiency and delivered impactful results. As a Chartered Accountant, Lucia brings a high level of technical competence and ethical standards to her practice. Her academic qualifications include a Bachelor of Financial Management Degree, providing her with a solid foundation in financial principles and management practices. Additionally, Lucia holds an ACCA qualification, further enhancing her credibility and expertise in the field of accounting and finance.

Monika Bhatt

Company Secretary

Monika Bhatt is a seasoned company secretary with over 8 years of experience in corporate secretarial and legal fields. As the founder of M/s Monika Bhatt and Associates, she has built a strong network across India. Monika holds a Post Graduate degree in Commerce and a Law degree (L.L.B.) from Devi Ahilya Vishwavidhyalaya, Indore, and is an Associate Member of the Institute of Company Secretaries of India. A passionate and driven professional, Monika specializes in Corporate Law and Corporate Legal Counseling. Her expertise includes Corporate Insolvency Resolution Process Advisory, Comprehensive Legal & Secretarial Audit, Corporate Law Advisory, Corporate Governance Advisory, and Management Services. She is also associated with the Corporate Governance Institute (CGI) Zimbabwe.

OUR DISCIPLINES

Asset Management

Gold Coin Unit Trust

Bard Santner Investors Gold Coin Unit Trust enables you to invest in gold coins as a hedge against inflation and store of wealth. Invest in an asset whose value is directly linked to the international gold price offering investors a platform to save while preserving value.

Segregated High-Income Fund

This is a USD fixed income fund, returning 16.5% per annum. It suits investors who want to receive stable income while ensuring that their investment retains value and can be accessed when the need arises.

Segregated Equity Fund

The Bard Santner Investors Segregated Equity Fund seeks to preserve and enhance the long-term value of local currency denominated savings by investing in a defined mix of listed blue-chip firms and a selection of other listed companies with strong cashflows and higher than average growth prospects. on the Zimbabwe Stock Exchange.

	Gold Coin Unit Trust	Segregated High-Income Fund	Segregated Equity Fund
Regulation	SECZIM Regulated Fund	SECZIM Regulated Fund	SECZIM Regulated Fund
Risk	Low risk	Low-medium risk	Medium risk
Allocation	> 80% gold coins	Cash – 5%, Debentures – 95%	Cash – 10%, equities – 90%
Period	7 calendar days	60-day liquidity until maturity	Liquidity 1 year +

OUR DISCIPLINES

Corporate Finance

Every business journey is different. We are here to help you take the next step

Whether you're raising funds, seeking to sell, making an acquisition, looking to list, or exploring expansion, the right advice and support could mean the difference between success and failure.

Debt Fund Raising

Managing debt fund-raising activities including securitization of assets and debt instruments.

Corporate Actions

Advising on mergers and acquisitions, takeovers, privatisations, delistings and other corporate exercises.

Debt Restructuring

Advising and managing debt restructuring transactions.

Equity Fund Raising

Capital raising initiatives including IPOs and rights issues.

Financial Advisory

Providing financial advisory and tailor-made solutions for private and public-listed companies.

OUR DISCIPLINES

Wealth Management

A comprehensive wealth strategy designed just for you.

We help you structure your wealth in the most efficient manner to achieve your financial goals. In addition to helping you create an appropriate portfolio we will guide you through key wealth management aspects to keep you on track toward your financial goals.

Bank

Regional and International Banking
• Bank in Botswana, South Africa and Zambia.
• Bank in the Isle of Man and Mauritius.

Incorporate

Create business structures in Africa and beyond
• Register a company in Botswana, South Africa and Zambia.
• Register a company offshore

Protect

Protect your wealth
• International life cover
• International health cover

Grow

Grow your wealth through local and international investments
• Investment products managed by Bard Santner
• Buy International property
• Retirement savings

Structure

Structure and transfer your wealth
• Local and international trust formations

Give

Philanthropy
• Structure your giving and let your money outlive you

3 Pillar investment philosophy.

1 PERSONALIZED

We believe your portfolio should reflect your circumstances, goals, risk tolerances and personal preferences.

2 DIVERSIFIED

We believe a diversified portfolio that evolves over time based on your needs and market conditions increases your likelihood of financial success.

3 DISCIPLINED

We believe rigorous research and selection of investments and opportunities while being mindful of cost, taxes and other factors that impct your portfolio are essential to you achieving your goals.

OUR DISCIPLINES

TREASURY MANAGEMENT

The Bard Santner Treasury Management Services department plays a critical role in enabling businesses to efficiently manage financial resources, ensuring liquidity, and mitigating risks through the provision of customized financial and payment solutions.

With efficient treasury management, businesses can better control their working capital, invest excess funds wisely, and protect themselves against financial uncertainties like interest rate fluctuations or foreign exchange risks.

Our Treasury Management Services includes amongst other things:

- Structuring Customised Payment Solutions;
- Facilitating trades in Money Market instruments such as Promissory Notes; Treasury Bills, Bankers' Acceptances and Negotiable Certificates of Deposits;
- Placing Fixed Term Deposits with reputable asset management firms and banks; and
- Providing businesses with ongoing treasury management advice.

OUR DISCIPLINES

REMITTANCES

Local Remittances

Our local remittance service allows you to send and receive money across Zimbabwe quickly and easily. We have partnered with an extensive network of agents to ensure that our customers receive the best service. With TX Money Transfer, you can expect:

- Convenience: Send and receive money at any of our partner locations
- Speed: Fast and efficient transactions
- Reliability: Secure and trustworthy services

International Remittances

For international remittances, we offer Rajaton Remit, a secure and reliable service that allows you to receive money from your loved ones abroad. With competitive exchange rates and low transfer fees, Rajaton Remit is the ideal solution for international money transfers

OUR DISCIPLINES

MICROFINANCE

At Bard Santner, we believe in empowering individuals and communities through financial inclusion and access to affordable credit. Our commitment to microfinance is rooted in the conviction that everyone deserves equal opportunities to achieve their goals and improve their livelihoods.

TX Loans provides fast, reliable, and tailored loan solutions for Government and salaried employees through agreements with employers. The borrowing process is streamlined, ensuring quick access to funds when you need them most. With a focus on affordability, TX Loans offers:

- Flexible repayment terms
- Competitive interest rates
- Fast approval process

Whether you're managing unexpected expenses, planning a personal project, or addressing financial uncertainties, our solutions are designed to meet your needs efficiently and responsibly.

Contact Us

Ready to start a conversation? Talk to us today.

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Bard Santner Markets Incorporated (Private) Limited is licenced and regulated by the Securities and Exchange Commission of Zimbabwe (SECZIM) as a Securities Investment Advisory Company in terms of the Securities and Exchange Act [Chapter 24:25].Registration number SECZ4564V.

Bard Santner Investors (Private) Limited is licensed and regulated by the Securities and Exchange Commission of Zimbabwe (SECZIM) as an Asset Management Company in terms of the Asset Management Act [Chapter 24:26]. Registration number SECZ3429A.

Tilltrade Xchange (Private) Limited is licensed and regulated by the Reserve Bank of Zimbabwe as an Authorised Dealer with Limited Authority in Tier Three to undertake, Buying and Selling of foreign currency in terms of Exchange Control Act [Chapter 22:05].

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